

United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

ORDER AND RESCHEDULED MEETING NOTICE
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13
OF THE BANKRUPTCY CODE
MEETING OF CREDITORS, AND FIXING OF DATES

Case No. 19-70636-JAD

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Rose Gordon
PO Box 195
Hyndman, PA 15545

Social Security No.:

xxx-xx-7168

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Paul W. McElrath Jr.
McElrath Legal Holdings, LLC.
1641 Saw Mill Run Boulevard
Pittsburgh, PA 15210
Telephone number: 412-765-3606

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF
CREDITORS

January 24, 2020
02:00 PM

Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA
15904

CONFIRMATION HEARING DATE/TIME/LOC

January 24, 2020
02:00 PM

Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA
15904

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE
OR HEARING.**

Dated: 12/26/19

BY THE COURT

Jeffery A. Deller
Judge

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rose Gordon
 Debtor

Case No. 19-70636-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: rsc13

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db
 15137541 +Rose Gordon, PO Box 195, Hyndman, PA 15545-0195
 15151767 +Ashford University, 8620 Spectrum Center Blvd, San Diego, CA 92123-1427
 15166068 +Capital One, c/o Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
 15137546 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 +Denver E. Wharton, Esquire, Kaminsky, Thomas, Wharton & Lovette, 360 Stonecreek Street, Johnstown, PA 15901-1925
 15168770 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 15151773 +FASTEST PAYDAY LOAN ONLINE.COM, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, Hamburg, NY 14075-3201
 15137547 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 15137549 +Hometown Bank Of Pennsylvania, 638 E Pitt St, Bedford, PA 15522-9724
 15151778 +KML Law Group, PC, James C. Warmbrodt. Esq, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15137554 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 100 Liberty St, Warren, PA 16365)
 15153217 +U.S. Department of HUD, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325
 15137556 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
 15137558 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 27 2019 02:42:06 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 27 2019 02:48:35
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2019 02:50:17
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15151765 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 27 2019 02:50:54 American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
 15156297 +E-mail/Text: bnc@atlasacq.com Dec 27 2019 02:41:26 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 15137545 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 27 2019 02:42:32 CPS, PO Box 57071, Irvine, CA 92619-7071
 15137542 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 27 2019 02:47:15 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 15162603 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 27 2019 02:50:15
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 15137543 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 27 2019 02:42:33
 Consumer Portfolio Services, PO BOX 57071, Irvine, CA 92619-7071
 15137544 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 27 2019 02:42:32 Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
 15137548 E-mail/Text: bankruptcynotification@ftr.com Dec 27 2019 02:43:14 Frontier Communication, 19 John St, Middletown, NY 10940
 15151777 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 27 2019 02:42:35 Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
 15171017 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 27 2019 02:42:36 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 15137551 +E-mail/Text: bncnotices@becket-lee.com Dec 27 2019 02:41:30 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 15171265 E-mail/PDF: resurgentbknofications@resurgent.com Dec 27 2019 02:47:22 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15137552 E-mail/Text: camanagement@mtb.com Dec 27 2019 02:41:38 M & T Bank, PO Box 1288, Buffalo, NY 14240
 15159598 E-mail/Text: camanagement@mtb.com Dec 27 2019 02:41:38 M&T Bank, PO Box 840, Buffalo, NY 14240
 15137553 +E-mail/PDF: pa_dc_claims@navient.com Dec 27 2019 02:48:43 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 15137555 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 27 2019 02:42:22 Penn Power, PO Box 3687, Akron, OH 44309-3687
 15168867 +E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 27 2019 02:42:35 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 15166702 E-mail/Text: bnc-quantum@quantum3group.com Dec 27 2019 02:41:58
 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
 15166701 E-mail/Text: bnc-quantum@quantum3group.com Dec 27 2019 02:41:58
 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
 15138369 +E-mail/PDF: gecsedirecoverycorp.com Dec 27 2019 02:46:55 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15137557 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 27 2019 02:42:56 Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

District/off: 0315-7

User: lfin
Form ID: rslc13

Page 2 of 2
Total Noticed: 40

Date Rcvd: Dec 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15151786 E-mail/Text: bankruptcy@firstenergycorp.com Dec 27 2019 02:42:22 West Penn Power,
P.O. Box 3687, Akron, OH 44309-3687
15141126 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 27 2019 02:42:22 West Penn Power,
5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank
cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
15151766* +Ashford University, 8620 Spectrum Center Blvd, San Diego, CA 92123-1427
15151771* +CPS, PO Box 57071, Irvine, CA 92619-7071
15151768* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
15151769* +Consumer Portfolio Services, PO BOX 57071, Irvine, CA 92619-7071
15151770* +Consumer Portfolio Svc, PO Box 57071, Irvine, CA 92619-7071
15151772* +Denver E. Wharton, Esquire, Kaminsky, Thomas, Wharton & Lovette, 360 Stonecreek Street,
Johnstown, PA 15901-1925
15151775* ++FRONTIER COMMUNICATIONS, BANKRUPTCY DEPT, 19 JOHN STREET, MIDDLETOWN NY 10940-4918
(address filed with court: Frontier Communication, 19 John St, Middletown, NY 10940)
15151774* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
15151776* +Hometown Bank Of Pennsylvania, 638 E Pitt St, Bedford, PA 15522-9724
15151779* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15151780* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, PO Box 1288, Buffalo, NY 14240)
15151782* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
(address filed with court: Northwest Savings Bank, 100 Liberty St, Warren, PA 16365)
15151781* +Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
15151783* +US Dept Of Ed/glelsi, PO Box 7860, Madison, WI 53707-7860
15151785* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
Frederick, MD 21701)
15151784* +Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
15137550 ##+Kimberly A. Bonner, Esq., Zucker, Goldberg, & Ackerman, LLC,
200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
TOTALS: 1, * 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Rose Gordon ecf@mcelrathlaw.com,
donotemail.ecfbackupon@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4